

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 13-20839-DHS  
Chapter: 7  
Judge: Donald H. Steckroth

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Faraon  
aka Michael P Faraon  
6 Summit Court  
Hackensack, NJ 07601

Michelle Faraon  
aka Michelle S Faraon, aka Michelle S  
Cruz  
6 Summit Court  
Hackensack, NJ 07601

Social Security No.:  
xxx-xx-2438

xxx-xx-5380

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 30, 2013

Donald H. Steckroth  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Michael Faraon  
Michelle Faraon  
Debtors

Case No. 13-20839-DHS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 17

Date Rcvd: Aug 30, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2013.

db/jdb +Michael Faraon, Michelle Faraon, 6 Summit Court, Hackensack, NJ 07601-7227  
cr +BMW Bank of North America, Inc., PO Box 201347, Arlington, TX 76006-1347  
cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
513940686 BMW Bank Of North America, P.O. Box 78066, Phoenix, AZ 85062-8066  
513951434 +BMW Bank of North America, 5550 Britton Parkway, Hilliard, OH 43026-7456  
513940690 +GE Capital Retail Bank, C/O Eichenbaum & Stylianou, L.L.C., 10 Forest Avenue-Suite 300,  
Paramus, NJ 07652-5238  
513940693 PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: leah.bynon@usdoj.gov Aug 30 2013 22:23:57 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 30 2013 22:23:46 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/PDF: ebnotices@ascensioncapitalgroup.com Aug 30 2013 23:02:53  
Ascension Capital Group, Inc., Attn: BMW Financial Services NA, LLC Dpt, PO Box 201347,  
Arlington, TX 76006-1347  
513940686 EDI: BMW.COM Aug 30 2013 21:33:00 BMW Bank Of North America, P.O. Box 78066,  
Phoenix, AZ 85062-8066  
513951434 +EDI: BMW.COM Aug 30 2013 21:33:00 BMW Bank of North America, 5550 Britton Parkway,  
Hilliard, OH 43026-7456  
513940685 EDI: BANKAMER.COM Aug 30 2013 21:33:00 Bank Of America, P.O. Box 15019,  
Wilmington, DE 19886-5019  
513940687 EDI: CHASE.COM Aug 30 2013 21:33:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
513940688 EDI: DISCOVER.COM Aug 30 2013 21:33:00 Discover, P.O. Box 30943,  
Salt Lake City, UT 84130  
513940689 EDI: RMSC.COM Aug 30 2013 21:33:00 GE Capital Retail Bank, P.O. Box 960061,  
Orlando, FL 32896-0061  
513940691 EDI: TSYS2.COM Aug 30 2013 21:33:00 Macys, P.O. Box 183083, Columbus, OH 43218-3083  
513940692 EDI: RMSC.COM Aug 30 2013 21:33:00 Old Navy/GECRB, P.O. Box 530942,  
Atlanta, GA 30353-0942  
513940694 EDI: HFC.COM Aug 30 2013 21:33:00 Saks Fifth Avenue, P.O. Box 17157,  
Baltimore, MD 21297-1157

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2013

Signature:



District/off: 0312-2

User: admin  
Form ID: b18

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Aug 30, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2013 at the address(es) listed below:

Kevin B. Zazzera on behalf of Debtor Michael Faraon kzazz007@yahoo.com  
Kevin B. Zazzera on behalf of Joint Debtor Michelle Faraon kzazz007@yahoo.com  
Stacey L. Meisel on behalf of Trustee Stacey L. Meisel slmeisel@beckermeisel.com,  
maferrentino@beckermeisel.com;mcarey@beckermeisel.com/nj49@ecfcbis.com  
Stacey L. Meisel slmeisel@beckermeisel.com,  
maferrentino@beckermeisel.com;mcarey@beckermeisel.com/nj49@ecfcbis.com

TOTAL: 4